

In re:
Monique C Cummings
Debtor

Case No. 24-10167-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 23, 2024

User: admin
Form ID: 155

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2024:

Recip ID	Recipient Name and Address
db	+ Monique C Cummings, 828 North Street, Collingdale, PA 19023-3527

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14864326	Email/PDF: bncnotices@becket-lee.com	Jul 24 2024 00:23:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14847396	+ Email/PDF: bncnotices@becket-lee.com	Jul 24 2024 00:25:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14847397	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 24 2024 00:35:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14847398	+ Email/Text: electronicbkydocs@nelnet.net	Jul 24 2024 00:16:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14850636	^ MEBN	Jul 24 2024 00:09:21	Matrix Financial Corporation, C/O KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14866674	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 24 2024 00:23:29	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14864697	Email/Text: bankruptcy@roundpointmortgage.com	Jul 24 2024 00:15:00	RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715
14847405	^ MEBN	Jul 24 2024 00:09:16	RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
14852334	+ Email/Text: electronicbkydocs@nelnet.net	Jul 24 2024 00:16:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14847406	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 24 2024 00:25:08	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14861601	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 24 2024 00:24:41	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14847403	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561

District/off: 0313-2

User: admin

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14847404	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14847399	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14847400	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14847401	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14847402	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Monique C Cummings brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor MATRIX FINANCIAL SERVICES CORPORATION AS SERVICING AGENT FOR FEDERAL NATIONAL MORTGAGE ASSOC. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Monique C Cummings)	Case No. 24-10167-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: July 23, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court